

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN M. ZOOK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-24626

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 2/28/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		69,342.44
Less Refunds to Debtor	544.62	
TOTAL AMOUNT OF PLAN FUND		68,797.82

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	11,315.15			
Trustee Fee	3,346.17			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES				14,661.32

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2285	1,319.98	1,319.98	0.00	1,319.98
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2285	25,247.98	25,247.98	0.00	25,247.98
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2285	0.00	25,604.94	0.00	25,604.94
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2285	0.00	0.00	0.00	0.00
	AVALON BOROUGH (SWG) Acct: 0000	275.30	275.30	64.13	339.43
					52,512.33
<b>Priority</b>					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	STEVEN M. ZOOK Acct:	0.00	0.00	0.00	0.00
	STEVEN M. ZOOK Acct:	544.62	544.62	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,500.00	3,500.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX3/21	7,815.15	7,815.15	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX1/23	0.00	0.00	0.00	0.00
	AMBER ZOOK Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXX6GLT	310.00	310.00	0.00	310.00
					310.00
<b>Unsecured</b>					
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7088	2,918.68	134.96	0.00	134.96
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,849.44	85.52	0.00	85.52

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 7455				
	CHASE BANK USA NA(*)	2,149.40	99.39	0.00	99.39
	Acct: 4484				
	DUQUESNE LIGHT COMPANY(*)	1,900.54	87.88	0.00	87.88
	Acct: 6755				
	ACAR LEASING LTD D/B/A GM FINANCIAL	18,877.48	872.88	0.00	872.88
	Acct: 7098				
	CAPITAL ONE NA**	543.77	25.14	0.00	25.14
	Acct: 3145				
	VERIZON BY AMERICAN INFOSOURCE LP	181.76	8.40	0.00	8.40
	Acct: 0001				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHUTZ SCHNEID ET AL	0.00	0.00	0.00	0.00
	Acct:				
	ACAR LEASING LTD D/B/A GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct:				
					1,314.17
<b>TOTAL PAID TO CREDITORS</b>					
					54,136.50
<b>TOTAL CLAIMED</b>					
PRIORITY	310.00				
SECURED	26,843.26				
UNSECURED	28,421.07				

Date: 04/25/2024

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:  
STEVEN M. ZOOK

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-24626

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Steven M. Zook  
Debtor

Case No. 18-24626/GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 25, 2024

User: auto  
Form ID: pdf900

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:**

Recip ID	Recipient Name and Address
db	+ Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807
cr	+ Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14957694	+ Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555
14996828	+ Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14957702	+ Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 00:05:00	Wilmington Savings Fund Society, FSB., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14957693	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 00:06:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14957695	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 00:05:00	Borough of Avalon, c/o Goehring Rutter & Boehm, Jeffrey R. Hunt Esquire, 437 Grant Street, 14th Floor, Frick Bldg, Pittsburgh, PA 15219-6107
15569438	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 00:05:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92803
15385834	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 00:05:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14957699	Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2024 00:06:00	Cenlar FSB, PO Box 77404, Ewing, NJ 08628
14957697	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2024 00:38:06	Capital One, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14957696	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:38:13	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14971212	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:37:59	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14969387	Email/PDF: bncnotices@becket-lee.com	Apr 26 2024 00:38:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14957698	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 00:06:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14959985	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 00:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2024

Form ID: pdf900

Total Noticed: 28

14989825	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 00:05:00	400, Valhalla, NY 10595-2321
14957701	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2024 00:38:26	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14986991	+ Email/Text: kburkley@bersteinlaw.com	Apr 26 2024 00:06:00	Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
14957703	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14957700	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 26 2024 00:38:05	GM Financial, PO Box 1181145, Arlington, TX 76096
14957704	^ MEBN	Apr 25 2024 23:34:28	Chase Card Services, PO Box 15298, Wilmington, DE 19850
14957705	+ Email/Text: PBNCNotifications@perituservices.com	Apr 26 2024 00:05:00	KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1541
14957706	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2024 00:37:52	Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115
14957707	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2024 00:06:00	LVNV Funding, LLC, PO Box 10587, Greenville, SC 29603-0587
14984108	Email/PDF: ebn_ais@aisinfo.com	Apr 26 2024 00:37:57	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14957708	+ Email/Text: bankruptcynotice@westlakefinancial.com	Apr 26 2024 00:06:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
			Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Pingora Loan Servicing, LLC
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14989837	*+	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Brian C. Thompson

on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;  
mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Denise Carlon

on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC dcarlon@kmllawgroup.com

Denise Carlon

on behalf of Creditor Wilmington Savings Fund Society FSB., et al dcarlon@kmllawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Avalon jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmeccf@chapter13trusteedpa.com

TOTAL: 8